

Fund your Future®

MONEY FOR COLLEGE

Whether you're planning to go to college or get job training, there's money to help you pay for it. Financial aid can be used to pay for tuition and fees, as well as for books, supplies, housing, food, transportation and other college costs.

Free Money

Grants and scholarships are money for college you don't have to pay back.

Cal Grants provide up to \$9,700 a year for college or up to \$3,000 for career or technical training. Cal Grants may be used at any University of California, California State University or California Community College campus, as well as many independent and career colleges and vocational programs in California.

Federal Pell Grants of up to \$4,800 a year are awarded to every student with financial need who qualifies.

Federal Supplemental Educational Opportunity Grants of up to \$4,000 a year are for students who have the most financial need.

California Chafee Grants of up to \$5,000 a year for college or career training are for current or former foster youth.

Child Development Grants of up to \$2,000 a year are for students who plan to work at a licensed children's center.

Robert C. Byrd Honors Scholarships of \$1,500 each recognize outstanding high school seniors.

Law Enforcement Personnel Dependents Grants of up to \$9,700 a year are for dependents and spouses of California law enforcement officers and firefighters who were killed or totally disabled in the line of duty.

THE CAL GRANT GUARANTEE

If you have financial need, meet the Cal Grant requirements, meet the minimum GPA requirements, apply by March 2 and graduate from a California high school, you'll receive a Cal Grant. You have three chances to apply:

- As a high school senior
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, if you meet the requirements

How to Apply

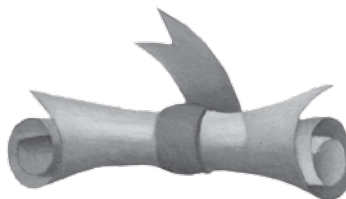
Start With the FAFSA

Applying for most financial aid is free—simply complete the Free Application for Federal Student Aid, also known as the FAFSA. The easiest and fastest way is online at www.fafsa.ed.gov. It's available in English and Spanish. Submit the FAFSA as soon as possible beginning January 1.

A number of independent colleges and state student aid programs require additional applications as well as the FAFSA. Contact your high school counselor or college to learn more.

Your Verified GPA

To apply for a Cal Grant, you must submit both the FAFSA and your verified Cal Grant GPA. Ask whether your school will submit your verified GPA for you electronically or whether you'll need to submit your verified Cal Grant GPA (or GED, SAT or ACT score) using the paper Cal Grant GPA Verification Form. The form is available online at www.csac.ca.gov or www.calgrants.org. You're responsible for making sure both your FAFSA and verified GPA are submitted by the March 2 deadline.



CAL GRANT DEADLINES

March 2

Apply no later than March 2 by submitting the FAFSA and your verified Cal Grant GPA (or test score).

September 2

Second deadline for California Community College students

If you'll be attending a California Community College in the fall and missed the March 2 deadline, you have until September 2 to apply for a limited number of Cal Grant awards.

Missed the March 2 deadline?

Even if you missed the March 2 Cal Grant deadline, you still can apply for a federal Pell Grant, federal student loans and other financial aid. In addition, look into grants and scholarships offered by your college.

Tip

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, by using FAFSA4caster at www.federalstudentaid.ed.gov.

Tip

You should apply for financial aid even before finding out if you've been accepted to college. Otherwise, you may miss out on scholarships, grants and other free money for education.

Work-Study

With federal or college work-study or student employment programs, your college will help you find a part-time job on or off campus so that you can earn money for college. To learn more, see your college's financial aid office.

Loans

A loan is money you borrow that must be repaid, usually with interest costs. If you need to borrow, you should always take out a federal loan first. The interest rate will be low and you'll have at least 10 years to repay, along with other benefits.

Federal Stafford loans are the most common student loans. Subsidized Stafford loans are for students with financial need. The government pays the interest while you're in college and for up to six months after you graduate. Unsubsidized Stafford loans are for all qualified students regardless of income or assets. You're responsible for paying all the interest on unsubsidized loans. The interest rate for Stafford loans is 6.8 percent.

Federal Perkins loans are low-interest loans for students with exceptional financial need and are administered by participating colleges.

Federal Parent PLUS loans help parents pay for their child's college education. The interest rate is 7.9 percent or 8.5 percent, depending on the college.



[Checklist]

Here are steps you can take now to plan and pay for college:

- ☐ Talk to your school counselor about your plans and ways to pay for college or job training.
- ☐ Go to www.going2college.org and www.knowhow2go.org to learn more about college, the high school courses you should be taking, and more.
- ☐ Visit www.calgrants.org and www.csac.ca.gov to learn more about Cal Grants and other financial aid from the state of California.
- ☐ If you are or were in foster care, learn more about the California Chafee Grant and how to apply at www.chafee.csac.ca.gov.
- ☐ Go to www.federalstudentaid.ed.gov to learn more about financial aid from the federal government.
- ☐ Explore colleges and vocational programs on the Web, starting at www.californiacolleges.edu, www.nces.ed.gov/ipeds/cool, www.icanaffordcollege.com and www.federalstudentaid.ed.gov/choosing.
- ☐ Find out if you have a Social Security number. You need to have one to apply for most federal and state aid. If you don't have a Social Security number, apply for one at your local Post Office or Social Security office. To learn more, go to www.ssa.gov.
- ☐ Go to www.fafsa.ed.gov for the FAFSA and the FAFSA on the Web Worksheet. Complete the worksheet ahead of time, so you'll have all your information in front of you when you're ready to complete the FAFSA.
- ☐ Apply for your Federal Student Aid personal identification number, or PIN, so that you can electronically sign the online FAFSA. Go to www.pin.ed.gov to learn more.
- ☐ Plan to attend a free California Cash for College workshop in January or February for help completing the FAFSA and other forms—and to apply for a \$1,000 scholarship. For dates and locations near you, go to www.californiacashforcollege.org.
- ☐ Check out private scholarships (www.fastweb.com, www.hsf.net, www.gmsp.org, www.uncf.org), the AmeriCorps program (www.americorps.org), and military and veteran benefits (www.todaysmilitary.com and www.gibill.va.gov).